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Director & State Health Officer

State of California—Health and Human Services Agency
California Department of Public Health



EDMUND G. BROWN JR.
Governor

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Dear client,

New health insurance coverage will be available to legal California residents beginning January 1, 2014, including:

1. Medi-Cal Expansion – Free health care coverage for individuals between the ages of 19 to 64 years, regardless of disability status, with income up to 138% of the federal poverty level (FPL) (annual income of approximately \$15,856 for individuals).
2. Covered California – Affordable private health care coverage from a variety of plans. Health insurance plans will no longer be able to deny coverage because of a pre-existing condition. Individuals with income from 138% FPL up to 400% FPL (approximately \$15,856 - \$45,960 for individuals) may be eligible for tax credits that will reduce the cost of the monthly premium. Also, individuals who earn from 138% FPL up to 250% FPL (approximately \$15,856 - \$28,724 for individuals) may be eligible for subsidies that will reduce out-of-pocket costs, including copays and deductibles.

You can now apply for Medi-Cal Expansion or Covered California via a combined application. You can apply in three ways, including:

1. Online – Please visit www.coveredca.com and click on the “Start Here” button. Then click on the “Log In” link at the top of the page and create an account. After you create an account, you will be able to enroll in coverage. If you are enrolling in Medi-Cal Expansion, please be aware that you cannot pick your provider online; you will need to submit a paper application.
2. Telephone – 800-300-1506 – Representatives will answer your questions and submit your application for you.
3. In-person – Please visit www.coveredca.com and click on the “Find Help Near You” link. You will then be able to search for in-person assistance.

You must apply by December 15, 2013, for your coverage to start on January 1, 2014. Medi-Cal Expansion applications can be submitted at any time, but Covered California has an open enrollment period that ends on March 31, 2014.

If you qualify for Medi-Cal Expansion, there are no monthly premiums to pay. If you don't qualify for Medi-Cal Expansion but do qualify for insurance coverage through

Covered California, the California Department of Public Health (CDPH) may be able to pay your monthly insurance premium through our health insurance premium payment program. To enroll for premium payment assistance, you will be required to take the maximum monthly tax credit, if eligible and submit the following documents:

- Health Insurance Premium Payment Application
- Insurance Assistance Section Consent Form
- Insurance Assistance Section ARIES Consent Form
- Billing statement from Covered California plan
- Covered California Welcome Letter

Please visit <http://tinyurl.com/nzjgg3r> to access the list of our health insurance premium payment program enrollment workers. They will be able to answer your questions and help you apply.

For eligible clients who enroll in Covered California, CDPH will pay the prescription drug deductibles and co-pays for drugs on our program's formulary that are dispensed from a pharmacy that is in-network for the Covered California health insurance plan and our program. These prescription drug costs will count towards the out-of-pocket maximum. However, clients will be responsible for any other medical or drug out-of-pocket costs. Clients who earn between 139%–200% FPL (\$15,971–\$22,980 for individuals) can minimize their out-of-pocket costs by choosing a “Silver” plan. Those who earn between 201% FPL (\$23,095 for individuals) and \$50,000 annually and qualify for our health insurance premium payment program can minimize their out-of-pocket costs by choosing a “Platinum” plan. Please call 800-300-1506 or visit <https://www.coveredca.com/shopandcompare/#benefits> for more information on Covered California health plans and out-of-pocket costs. Before selecting a health plan, contact your provider to identify which Covered California plan they may be participating in. In addition, you may want to consult with a local benefits counselor when selecting a plan.

Individuals without health insurance coverage (including Medi-Cal) by March 31, 2014 may have to pay a fee that will increase every year: from 1% of income (or \$95 per adult, whichever is higher) in 2014 to 2.5% of income (or \$695 per adult) in 2016. The fee will be paid when you file your taxes. For more information regarding potential fees please call 800-300-1506.

If you are eligible for Medi-Cal Expansion, you must apply. Once enrolled into Medi-Cal Expansion, you will be disenrolled from our program. However, if you are eligible for Covered California but do not enroll in a Covered California health plan, CDPH will continue to provide services for you.

California Department of Public Health Notice